

SPECIAL LIABILITY REPORTS

(Required by RCW 48.05.390 & WAC 284-07-010.)

2002

Medical Malpractice - Physicians & Surgeons

Medical Malpractice - Hospitals

Medical Malpractice - Other Health Care Professions

Medical Malpractice - Other Health Care Facilities

Attorneys Malpractice

Architects & Engineers Malpractice

Municipal Liability

Day Care Center Liability

5 Year Summary

MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace Property & Cas Ins Co	0	0	0	0	2	2	0	0	0	0	0	0	0	0	(2)
American Casualty Co/Reading	11	11	5	0	113	118	33	5	5	0	0	43	9,431	0	9,281
Century Indemnity Co	0	0	0	0	5	5	0	0	0	0	0	0	0	0	(5)
Continental Casualty Co	5	6	730	1,133	(7,411)	(5,548)	(1,597)	0	0	0	0	(1,597)	36	0	7,187
Doctors' Co, An Interins Exchg	16,736	15,105	8,829	954	1,572	11,355	5,963	909	147	2,048	468	9,535	1,107	0	(4,678)
Fireman's Fund Ins Co	935	934	436	1,246	920	2,602	0	0	0	0	0	0	0	0	(1,668)
First National Ins Co of America	0	0	0	0	(2)	(2)	(1)	0	0	0	0	(1)	0	0	3
General Ins Co/America	0	0	0	0	33	33	62	0	0	0	0	62	0	0	(95)
General Star National Insruance	0	0	0	0	(12)	(12)	0	0	0	0	0	0	0	0	12
Gulf Ins Co	0	0	0	0	1	1	(2)	0	0	0	0	(2)	0	0	1
Medical Ins Exchange of CA	365	354	350	(504)	(285)	(439)	123	0	28	7	9	167	27	4	649
Medical Protective Co	7,761	4,677	0	169	4,891	5,060	2,393	831	13	471	173	3,881	(597)	0	(4,861)
National Fire Ins Co/ Hartford	0	0	74	(21)	56	109	95	0	0	0	0	95	14	0	(190)
Northwest Physicians Mtl Ins Cc	171	163	0	0	66	66	59	0	22	13	7	101	16	0	12
Pacific Employers Ins Co	0	0	0	0	3	3	0	0	0	0	0	0	0	0	(3)
Physicians Ins A Mutual Co	65,992	65,465	40,157	2,846	852	43,855	24,965	881	1,793	1,088	1,404	30,131	10,114	0	1,593
Preferred Professional Ins Co	899	870	4,958	(2,698)	1,143	3,403	(272)	(60)	0	50	23	(259)	0	40	(2,314)
Princeton Ins Co	20	17	0	25	(17)	8	4	3	1	1	0	9	0	0	0
SAFECO Ins Co of America	0	0	0	0	11	11	18	0	0	0	0	18	0	0	(29)
St Paul Fire & Marine Ins Co	181	1,084	363	(1,713)	(148)	(1,498)	249	13	7	26	8	303	127	0	2,406
St Paul Medical Liab Ins Co	147	166	0	0	85	85	26	1	5	6	8	46	19	0	54
Standard Fire Ins Co	0	0	126	(169)	62	19	0	0	0	0	0	0	0	0	(19)
Vigilant Ins Co	0	0	0	0	1	1	1	0	0	0	0	1	1	0	(1)
Washington Casualty Co	4,386	8,720	11,327	(1,288)	10,063	20,102	1,537	612	236	916	159	3,460	67	0	(14,775)
Western Professional Ins Co	409	409	0	204	0	204	94	11	8	8	9	130	11	0	86
Zurich American Ins Co	0	2	0	0	(1)	(1)	2	0	0	0	0	9	0	0	(6)
TOTAL	98,018	97,983	67,355	184	12,001	79,540	33,759	3,206	2,265	4,634	2,268	46,132	20,373	44	(7,360)

MEDICAL MALPRACTICE - HOSPITALS - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace American Ins Co	0	0	1,259	795	(34)	2,020	0	0	0	0	0	0	0	0	(2,020)
Ace Fire Underwriters Ins Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Ace Property & Cas Ins Co	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
American Casualty Co/Reading	0	0	0	0	482	482	216	0	0	0	0	216	53	0	(645)
The American Ins Co	26	8	0	0	0	0	0	0	0	0	0	0	0	0	8
Century Indemnity Co	0	0	0	0	9	9	0	0	0	0	0	0	0	0	(9)
Church Mutual Ins Co	63	26	0	(150)	31	(119)	(30)	2	8	3	1	(16)	12	0	173
Continental Casualty Co	5	74	0	1,133	(2,146)	(1,013)	(631)	555	1	0	0	(75)	50	0	1,212
Farmers Ins Co of Washington	12,010	11,168	8,953	(1,645)	692	8,000	4,653	759	860	938	282	7,492	(112)	0	(4,436)
Fireman's Fund Ins Co	30	30	0	0	0	0	0	0	0	0	0	0	0	0	30
First National Ins Co of America	0	0	0	0	3	3	7	0	0	0	0	7	0	0	(10)
General Ins Co of America	0	0	0	0	3	3	5	0	0	0	0	5	0	0	(8)
Gulf Ins Co	0	117	0	0	0	0	71	0	0	4	0	75	8	0	50
Insurance Co of North America	0	0	100	(50)	(4)	46	0	0	0	0	0	0	0	0	(46)
Medical Protective Co	(5)	(5)	0	0	(2,046)	(2,046)	(380)	0	0	0	0	(380)	137	0	2,558
National Fire Ins Co/ Hartford	0	0	0	(21)	38	17	18	0	0	0	0	18	7	0	(28)
National Surety Corporation	15	19	30	0	0	30	0	0	0	0	0	0	0	0	(11)
National Union Fire Ins Co/Pitt	0	0	0	0	0	0	(6)	0	0	0	0	(6)	0	0	6
OHIC Ins Co	232	608	0	630	(276)	354	103	31	9	5	5	153	13	0	114
Pacific Employers Ins Co	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
Physicians Ins A Mutual Co	0	0	0	248	0	248	141	0	0	0	0	141	0	0	(389)
SAFECO Ins Co of America	0	0	0	0	3	3	4	0	0	0	0	4	0	0	(7)
St Paul Fire & Marine Ins Co	476	1,612	15,624	(1,630)	(1,402)	12,592	1,193	23	18	69	22	1,325	781	0	(11,524)
St Paul Mercury Ins Co	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
Travelers Casualty & Surety	0	0	(3)	0	(111)	(114)	0	0	0	0	0	0	0	0	114
Travelers Indemnity Co of IL	0	0	0	0	58	58	0	0	0	0	0	0	0	0	(58)
Washington Casualty Co	8,977	7,634	6,133	5,117	11,026	22,276	3,145	77	484	1,875	326	5,907	140	0	(20,409)
Western Professional Ins Co	9,815	8,940	4,109	6,276	0	10,385	2,246	269	195	189	222	3,121	274	0	(4,292)
Zurich American Ins Co	<u>0</u>	<u>299</u>	<u>7,658</u>	<u>(5,473)</u>	<u>410</u>	<u>2,595</u>	<u>1,317</u>	<u>0</u>	<u>13</u>	<u>(5)</u>	<u>0</u>	<u>1,325</u>	<u>10</u>	<u>0</u>	<u>(3,611)</u>
TOTAL	31,644	30,530	43,863	5,230	6,738	55,831	12,072	1,716	1,588	3,078	858	19,312	1,373	0	(43,240)

MEDICAL MALPRACTICE - OTHER HEALTH CARE PROFESSIONS - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace American Ins Co	376	404	0	0	90	90	8	9	0	1	15	33	0	0	281
Ace Fire Underwriters Ins Co	0	0	0	0	8	8	0	0	0	0	0	0	0	0	(8)
American Casualty Co/Reading	1,437	1,377	709	(214)	146	641	209	575	575	0	0	1,359	301	0	(322)
The American Ins Co	443	124	0	75	0	75	0	0	0	0	0	0	0	0	49
Bankers Standard Ins Co	0	(1)	0	0	(1)	(1)	0	0	0	0	0	0	0	0	0
Chicago Insurance Co	1,419	1,383	1,245	0	1,825	3,070	(80)	327	12	4	43	306	0	0	(1,993)
Church Mutual Ins Co	3	2	0	0	0	0	0	0	0	0	0	0	0	0	2
Continental Casualty Co	110	93	37	(2)	(323)	(288)	331	23	24	1	0	379	96	0	98
Continental Ins Co	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Fairmont Ins Co	1	8	83	(63)	(7)	13	16	0	0	0	0	16	0	0	(21)
Federal Ins Co	0	0	0	0	0	0	0	0	0	0	0	0	42	0	42
Fireman's Fund Ins Co	510	364	93	0	0	93	0	0	0	0	0	0	0	0	271
First National Ins Co of America	0	0	0	0	(4)	(4)	(1)	15	0	0	0	14	0	0	(10)
General Ins Co/America	61	177	163	46	(28)	181	161	11	3	19	2	196	14	0	(186)
Granite State Ins Co	119	79	0	110	48	158	9	33	7	3	3	55	0	0	(134)
Gulf Ins Co	1,693	1,517	573	(226)	721	1,068	63	315	2	52	36	468	98	0	79
Ins Co of North America	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Lumbermens Mutual Casualty C	139	67	0	1	7	8	1	23	0	7	3	34	0	0	25
Medical Protective Co	100	55	0	0	9	9	0	11	0	6	2	19	(8)	0	19
National Fire Ins Co/ Hartford	0	6	0	0	(30)	(30)	(8)	0	0	0	0	(8)	10	0	54
National Surety Corporation	846	1,055	263	400	(203)	460	0	0	0	0	0	0	0	0	595
National Union Fire Ins Co/Pitt	221	147	0	0	16	16	12	35	12	6	5	70	35	0	96
NCMIC Ins Co	956	894	52	679	60	791	600	5	16	88	26	735	162	126	(596)
Northwest Dentists Ins Co	2,246	2,246	608	45	9	662	421	7	223	130	66	847	361	130	968
Pharmacists Mutual Ins Co	16	9	0	0	3	3	1	0	2	0	0	3	1	0	4
SAFECO Ins Co of America	0	0	0	0	1	1	2	3	0	0	0	5	0	0	(6)
St Paul Fire & Marine Ins Co	186	439	1,943	(1,841)	(18)	84	307	18	7	27	8	367	161	(20)	169
St Paul Guardian Ins Co	6	6	0	0	0	0	0	1	0	0	0	1	2	0	7
St Paul Mercury Ins Co	1	3	0	0	0	0	1	0	0	0	0	1	1	0	3
TIG Indemnity Co	16	14	0	0	10	10	7	3	0	0	0	10	0	0	(6)
TIG Ins Co	3,368	3,175	465	1,321	1,622	3,408	1,069	442	206	461	75	2,253	(2,483)	0	(4,969)
Westport Ins Corp	<u>31</u>	<u>11</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>1</u>	<u>7</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>10</u>	<u>0</u>	<u>0</u>	<u>(3)</u>
TOTAL	14,304	13,654	6,234	331	3,964	10,529	3,130	1,863	1,090	805	285	7,173	(1,206)	236	(5,490)

MEDICAL MALPRACTICE - OTHER HEALTH CARE FACILITIES - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace Property & Cas Ins Co	0	0	0	0	3	3	0	0	0	0	0	0	0	0	(3)
American Alternative Ins Co	41	40	0	(30)	14	(16)	4	5	3	0	1	13	6	0	49
American and Foreign Ins Co	63	70	150	(40)	(16)	94	50	0	0	0	0	50	0	0	(74)
Century Indemnity Co	0	0	0	0	12	12	0	0	0	0	0	0	0	0	(12)
Church Mutual Ins Co.	66	28	0	(150)	31	(119)	(30)	2	8	3	1	(16)	12	0	175
Farmers Ins Co of Washington	38	59	78	(65)	(2)	11	12	2	5	5	1	25	(1)	0	22
National Union Fire Ins Co/Pitt	0	0	0	0	58	58	(7)	0	0	0	0	(7)	0	0	(51)
Royal Indemnity Company	222	158	0	0	0	0	0	1	10	22	0	33	1	0	126
St Paul Fire & Marine Ins Co	370	757	486	138	(184)	440	964	19	14	54	17	1,068	123	0	(628)
St Paul Mercury Ins Co	46	413	440	(514)	(1,444)	(1,518)	(590)	3	2	14	1	(570)	67	0	2,568
Travelers Indemnity Co	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
Travelers Indemnity Co of IL	4	4	0	0	4	4	0	1	0	0	0	1	0	0	(1)
Washington Casualty Co	<u>3,157</u>	<u>2,976</u>	<u>1,477</u>	<u>(274)</u>	<u>2,413</u>	<u>3,616</u>	<u>1,106</u>	<u>77</u>	<u>170</u>	<u>660</u>	<u>115</u>	<u>2,128</u>	<u>48</u>	<u>0</u>	<u>(2,720)</u>
TOTAL	4,007	4,505	2,631	(935)	887	2,583	1,509	110	212	758	136	2,725	256	0	(547)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Guarantee & Liab Ins	242	193	(1)	226	80	305	16	29	10	5	4	64	0	0	(176)
American Safety Casualty Ins Co	2	2	0	0	1	1	0	1	0	0	0	1	0	0	0
Chicago Insurance Co	(2)	3	0	0	0	0	0	0	0	0	0	0	0	0	3
Clarendon National Ins Co	893	1,143	300	638	983	1,921	781	202	4	8	26	1,021	0	0	(1,799)
Continental Casualty Co	1,575	684	739	(739)	739	739	(369)	243	0	1	0	(125)	67	0	137
Coregis Ins Co	0	0	6,329	(933)	0	5,396	0	0	0	0	0	0	0	0	(5,396)
Great American Assurance Co	0	0	0	0	3	3	(2)	0	0	0	0	(2)	0	0	(1)
Great American Ins Co	316	579	205	(85)	91	211	31	32	33	21	6	123	98	0	343
Great American Ins Co/New York	3,569	4,630	1,793	(73)	896	2,616	1,571	697	17	326	104	2,715	135	0	(566)
Ins Co of the State of Pennsylvania	0	0	105	(413)	0	(308)	0	0	0	0	0	0	0	0	308
Kemper Casualty Ins Co	25	9	0	50	6	56	15	5	0	1	1	22	1	0	(68)
Liberty Ins Underwriters	1,873	508	0	0	0	0	18	398	0	0	0	416	11	0	103
Lumbermens Mutual Casualty Ins Co	180	115	0	0	20	20	8	21	2	12	4	47	(8)	0	40
National Casualty Co	85	158	236	(19)	(3)	214	24	22	5	7	2	60	(6)	0	(122)
National Union Fire Ins Co/Pittsburgh	15	108	105	(413)	(327)	(635)	(6)	2	1	0	0	(3)	21	0	767
Nutmeg Insurance Company	40	40	0	0	0	0	0	0	0	0	0	0	20	0	60
OHIC Ins Co	613	629	399	(24)	323	698	268	149	22	17	13	469	11	0	(527)
Philadelphia Indemnity Ins Co	554	498	27	98	27	152	27	124	109	98	16	374	20	0	(8)
St Paul Fire & Marine Ins Co	710	597	175	380	59	614	702	97	37	28	19	883	92	0	(808)
Star Ins Co	0	0	1,608	(407)	259	1,460	376	67	2	38	3	486	16	0	(1,930)
TIG Ins Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Trumbull Ins Co	77	47	0	0	0	0	0	0	0	0	0	0	23	0	70
Twin City Fire Ins Co	181	159	0	0	0	0	0	0	0	0	0	0	0	0	159
Westport Ins Corp	7,374	4,247	2,700	(1,035)	(878)	787	289	1,139	760	251	245	2,684	1	0	777
TOTAL	18,322	14,349	14,720	(2,749)	2,278	14,249	3,749	3,228	1,002	813	443	9,235	502	0	(8,633)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Continental Casualty Co	6,979	7,114	3,892	(3,892)	3,892	3,892	(1,962)	1,307	0	3	0	(652)	151	0	4,025
Everest National Ins Co	97	37	0	0	38	38	13	20	0	1	1	35	2	0	(34)
General Ins Co/America	229	107	18	0	(740)	(722)	418	52	9	4	5	488	69	0	410
Liberty Ins Underwriters	47	6	0	0	0	0	0	9	0	0	0	9	0	0	(3)
Lumbermens Mutual Casualty Ir	1,776	1,510	111	483	22	616	217	211	20	19	38	505	(110)	(2)	281
SAFECO Ins Co of America	0	1	0	0	(1)	(1)	(3)	0	0	0	0	(3)	0	0	5
Security Ins Co of Hartford	3,523	3,692	0	0	(327)	(327)	0	505	37	432	101	1,075	4	0	2,948
TIG Ins Co	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
Twin City Fire Ins Co	0	0	28	(78)	0	(50)	0	0	0	0	0	0	0	0	50
Westport Ins Corp	486	292	427	114	299	840	308	75	50	17	16	466	1	0	(1,013)
Zurich American Ins Co	<u>291</u>	<u>783</u>	<u>0</u>	<u>1,205</u>	<u>180</u>	1,385	<u>188</u>	<u>57</u>	<u>41</u>	<u>20</u>	<u>17</u>	<u>323</u>	<u>23</u>	<u>0</u>	(902)
Total	13,428	13,542	4,476	(2,168)	3,358	5,666	(821)	2,236	157	496	178	2,246	140	(2)	5,772

MUNICIPAL LIABILITY - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Fire and Casualty Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
The American Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Athena Assurance Co	0	0	34	0	0	34	3	0	0	0	0	3	0	0	(37)
Coregis Ins Co	1	430	35	(2,831)	0	(2,796)	0	3	1,233	2,861	1	4,098	69	0	(803)
Employers Ins Co of Wausau	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
First National Ins Co/America	5	6	0	0	(1)	(1)	0	1	0	0	0	1	0	0	6
General Ins Co/America	0	3	0	0	(11)	(11)	0	0	0	0	0	0	0	0	14
Genesis Ins Co	175	126	0	0	(7)	(7)	0	0	5	3	4	12	6	0	127
Great American Assurance Co	5	4	0	(10)	0	(10)	(2)	1	0	0	0	(1)	0	0	15
Great American Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Great American Ins Co/New York	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Ins Co of the West	0	0	15,537	(13,479)	0	2,058	(5,773)	0	0	0	0	(5,773)	0	0	3,715
National Casualty Co	0	1	0	0	1	1	1	0	0	0	0	1	0	0	(1)
Ohio Casualty Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Pacific Employers Ins Co	5	5	0	0	0	0	1	0	0	0	0	1	0	0	4
Royal Indemnity Co	187	323	0	(35)	299	264	4	1	9	18	0	32	1	0	28
SAFECO Ins Co of America	0	1	0	0	(1)	(1)	(2)	0	0	0	0	(2)	0	0	4
St Paul Fire & Marine Ins Co	51	66	0	(75)	30	(45)	(136)	8	3	2	1	(122)	7	0	240
St Paul Guardian Ins Co	1	266	563	(299)	1	265	214	0	0	0	0	214	0	0	(213)
St Paul Mercury Ins Co	783	276	22	(3)	713	732	216	109	38	22	18	403	69	0	(790)
Specialty National Ins Co	564	564	229	65	59	353	43	146	2	40	11	242	38	0	7
TIG Ins Co	0	0	0	0	0	0	(1)	0	0	0	0	(1)	0	0	1
Unigard Indemnity Co	0	0	6	0	0	6	0	0	0	0	0	0	0	0	(6)
Unigard Ins Co	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>
TOTAL	1,783	2,079	16,426	(16,667)	1,083	842	(5,432)	269	1,290	2,946	35	(892)	190	0	2,319

DAY CARE CENTER LIABILITY - 2002

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Automobile Ins Co	26	36	0	0	0	0	0	4	0	0	0	4	0	0	32
The American Ins Co	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2
Brotherhood Mutual Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Capitol Indemnity Corp	319	309	67	22	3	92	5	58	0	0	11	74	7	0	150
Church Mutual Ins Co	41	36	0	0	11	11	0	1	5	2	1	9	2	0	18
Fairmont Ins Co	66	60	1	50	(5)	46	11	19	0	0	2	32	0	0	(18)
Fireman's Fund Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Grange Ins Assn	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Great American Assurance Co	7	5	0	0	0	0	0	2	0	0	0	2	0	0	3
Great American Ins Co	1	3	0	0	0	0	0	0	0	0	0	0	1	0	4
Great American Ins Co/New York	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
GuideOne Elite Ins Co	6	6	0	0	0	0	0	1	0	0	0	1	0	0	5
GuideOne Mutual Ins Co	12	12	0	(3)	0	(3)	(1)	2	1	0	0	2	3	0	16
GuideOne Specialty Mtl Ins Co	16	16	0	2	1	3	2	3	1	1	0	7	4	0	10
Markel Ins Co	29	22	0	0	4	4	1	4	2	2	1	10	(1)	0	7
National Casualty Co	2	2	0	0	1	1	0	1	0	0	0	1	0	0	0
National Surety Corporation	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Penn-America Ins Co	123	150	0	8	16	24	26	27	1	13	4	71	5	0	60
Philadelphia Indemnity Co	220	181	4	1	19	24	5	49	43	39	6	142	3	0	18
Phoenix Ins Co	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
St Paul Fire & Marine Ins Co	0	1	2	(2)	0	0	(2)	0	0	0	0	(2)	0	0	3
St Paul Mercury Ins Co	0	0	2,654	(1,500)	0	1,154	(152)	0	0	0	0	(152)	0	0	(1,002)
State Farm Fire & Casualty Co	61	64	(3)	(47)	(7)	(57)	(14)	8	7	2	1	4	3	0	120
TIG Indemnity Co	14	14	0	0	0	0	0	2	0	0	0	2	0	0	12
TIG Ins Co	171	158	73	29	(113)	(11)	(28)	35	6	13	6	32	143	0	280
Travelers Indemnity Co	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTAL	1,120	1,085	2,798	(1,440)	(70)	1,288	(147)	216	66	72	32	239	170	0	(272)

5 YEAR SUMMARY

(Amounts in thousands of dollars.)

		<u>DIRECT</u> <u>PREMIUM</u> <u>WRITTEN</u>	<u>DIRECT</u> <u>PREMIUM</u> <u>EARNED</u>	<u>DIRECT</u> <u>LOSSES</u> <u>INCURRED</u>	<u>DIRECT</u> <u>LOSS ADJ</u> <u>EXPENSE</u> <u>INCURRED</u>	<u>TOTAL</u> <u>OTHER</u> <u>EXPENSES</u> <u>INCURRED</u>	<u>NET</u> <u>INVEST-</u> <u>MENT GAIN</u> <u>OR (LOSS)</u>	<u>DIV TO</u> <u>POLICY-</u> <u>HOLDERS</u>	<u>NET</u> <u>PRETAX</u> <u>INCOME</u>
Medical Malpractice - Physicians & Surgeons	1998	66,600	64,520	41,514	19,483	9,179	16,496	431	10,409
	1999	71,841	72,578	70,621	22,019	9,912	(4,342)	976	(35,292)
	2000	69,669	64,464	47,642	16,822	9,520	(18,617)	996	(29,134)
	2001	86,231	83,091	57,439	23,908	11,497	20,925	49	11,099
	2002	98,018	97,983	79,540	33,759	12,373	20,373	44	(7,360)
	TOTAL	392,359	382,636	296,756	115,991	52,481	34,835	2,496	(50,278)
Medical Malpractice - Hospitals	1998	19,663	21,008	24,657	5,773	3,827	3,523	0	(9,727)
	1999	21,305	20,434	21,339	6,612	4,630	11,081	0	(1,066)
	2000	22,537	21,337	25,872	2,142	4,060	15,580	0	4,843
	2001	29,305	28,537	35,712	7,671	5,000	2,603	0	(17,252)
	2002	31,644	30,530	55,831	12,072	7,240	1,373	0	(43,240)
	TOTAL	124,454	121,846	163,411	34,271	24,757	34,160	0	(66,442)
Medical Malpractice - Other Health Care Professions	1998	10,541	10,588	3,984	3,324	3,158	2,535	266	2,391
	1999	9,009	9,699	3,289	1,164	2,099	408	272	3,283
	2000	9,437	10,513	8,419	1,805	2,663	(1,068)	272	(3,713)
	2001	10,414	10,801	11,406	1,766	3,359	3,064	294	(2,957)
	2002	14,304	13,654	10,529	3,130	4,043	(1,206)	236	(5,490)
	TOTAL	53,705	55,255	37,627	11,189	15,322	3,733	1,340	(6,486)
Medical Malpractice - Other Health Care Facilities	1998	6,112	5,886	703	779	1,431	1,004	0	3,977
	1999	5,691	5,620	1,333	954	1,435	1,198	0	3,096
	2000	4,818	5,261	2,137	1,667	1,164	665	0	959
	2001	4,410	4,552	5,572	1,976	1,048	528	1	(3,517)
	2002	4,007	4,505	2,583	1,509	1,216	256	0	(547)
	TOTAL	25,038	25,824	12,328	6,885	6,294	3,651	1	3,968
Attorneys Malpractice	1998	14,794	14,185	(2,917)	3,323	4,215	2,172	9	11,727
	1999	14,245	14,560	21,923	(6,164)	4,966	3,304	0	(2,861)
	2000	14,419	11,319	12,859	2,860	3,628	3,112	0	(4,916)
	2001	15,431	12,492	11,428	3,828	3,857	1,372	0	(5,249)
	2002	18,322	14,349	14,249	3,749	5,486	502	0	(8,633)
	TOTAL	77,211	66,905	57,542	7,596	22,152	10,462	9	(9,932)

Architects & Engineers Malpractice	1998	9,606	9,641	4,442	2,568	2,313	1,717	39	1,996
	1999	10,993	10,482	10,934	4,121	3,685	1,862	0	(6,395)
	2000	10,404	7,781	6,490	1,591	3,202	2,254	5	(1,253)
	2001	11,606	10,725	7,358	1,775	2,145	765	291	(77)
	2002	13,428	13,542	5,666	(821)	3,067	140	(2)	5,772
	TOTAL	56,037	52,171	34,890	9,233	14,412	6,738	333	43
Municipal Liability	1998	1,264	1,349	309	312	168	191	5	746
	1999	1,314	1,534	994	1,040	334	280	0	1,434
	2000	1,590	1,760	3,068	142	461	551	0	(1,360)
	2001	1,845	2,053	12,571	5,902	423	555	23	(16,456)
	2002	1,783	2,079	842	(5,432)	4,540	190	0	2,319
	TOTAL	7,796	8,775	17,784	1,964	5,926	1,767	28	(13,317)
Day Care Center Liability	1998	772	850	318	49	247	145	0	381
	1999	409	413	150	120	125	83	3	98
	2000	686	654	195	57	182	61	0	281
	2001	774	788	1,433	372	230	59	0	(1,190)
	2002	1,120	1,085	1,288	(147)	386	170	0	(272)
	TOTAL	3,761	3,790	3,384	451	1,170	518	3	(702)
TOTAL	1998	129,353	128,027	73,010	35,611	24,538	27,782	750	21,901
	1999	134,807	135,320	128,536	29,866	27,185	13,874	1,251	(37,703)
	2000	133,560	123,089	106,682	27,086	24,880	2,538	1,273	(34,293)
	2001	160,016	153,039	142,919	47,198	27,559	29,871	658	(35,599)
	2002	182,626	177,727	170,528	47,819	38,351	21,798	278	(57,451)
	TOTAL	740,362	717,202	623,722	187,579	142,514	95,863	4,210	(143,145)